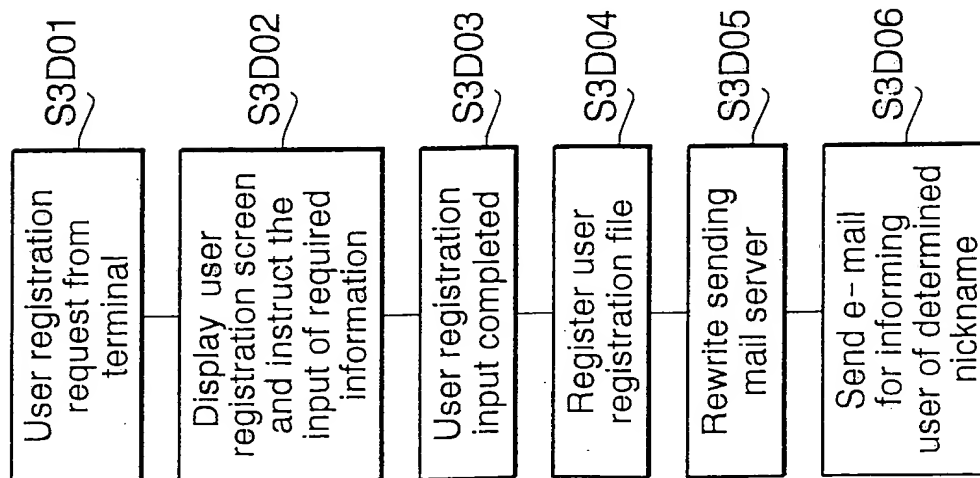


FIG. 1



D. USER REGISTRATION
PORTION



E. MAILER DOWNLOAD
PORTION

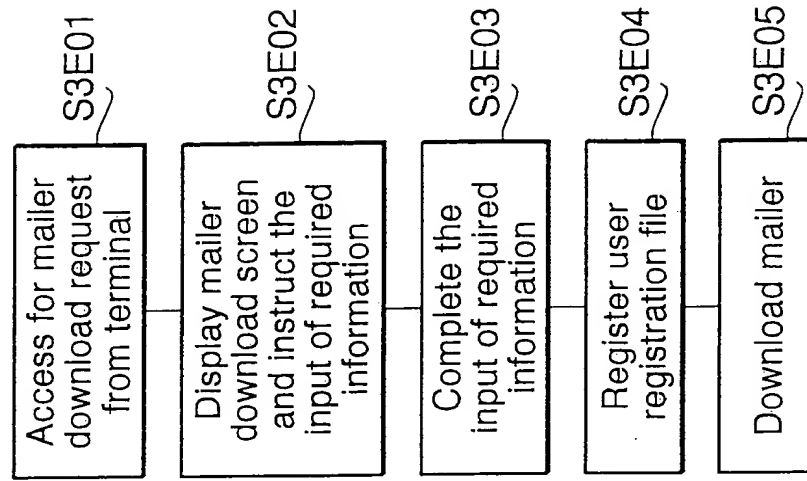


FIG. 3